



**STATE OF CONNECTICUT**  
*INSURANCE DEPARTMENT*

**ORDER ADOPTING REPORT OF EXAMINATION**

I, Anne Melissa Dowling, Deputy Insurance Commissioner of the State of Connecticut, having fully considered and reviewed the Examination Report (the "Report") of The Hartford Steam Boiler Inspection and Insurance Company of Connecticut (the "Company") as of December 31, 2012, do hereby adopt the findings and recommendations contained therein based on the following findings and conclusions,

1. I, Anne Melissa Dowling, as the Deputy Insurance Commissioner of the State of Connecticut, and as such is charged with the duty of administering and enforcing the provisions of Title 38a of the Connecticut General Statutes ("CGS").
2. The Company is a domestic insurer authorized to transact the business of insurance in the State of Connecticut.
3. On December 23, 2013, the verified Examination Report of the Company was filed with the Connecticut Insurance Department ("Insurance Department").
4. In accordance with Section 38a-14(e)(3) of the CGS, the Company was afforded a period of thirty (30) days within which to submit to the Insurance Department a written submission or rebuttal with respect to any matters contained in the Report.
5. On January 22, 2014, the Company filed a written submission indicating that they were in agreement with all of the recommendations contained in the Report. A copy of the Report is attached hereto and incorporated herein as Exhibit A.



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**NOW, THEREFORE**, it is ordered as follows:

1. That the Report of the Company hereby is adopted as filed with the Insurance Department.
2. That the Company shall comply with all of the recommendations set forth in the Report, and that failure by the Company to so comply shall result in sanctions or administrative action as provided by Title 38a of the CGS.

Dated at Hartford, Connecticut, this 27th day of January, 2014.

A handwritten signature in cursive script, appearing to read "Anne Melissa Dowling".

Anne Melissa Dowling  
Deputy Insurance Commissioner

**EXHIBIT A**

**EXAMINATION REPORT**

**OF**

**THE HARTFORD STEAM BOILER INSPECTION  
AND INSURANCE COMPANY OF CONNECTICUT**

**AS OF**

**DECEMBER 31, 2012**

**BY THE**

**CONNECTICUT INSURANCE DEPARTMENT**

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November 22, 2013

The Honorable Thomas B. Leonardi  
Insurance Commissioner  
State of Connecticut Insurance Department  
153 Market Street, 6th Floor  
Hartford, Connecticut 06103

Dear Commissioner:

In compliance with your instructions and pursuant to the requirements of Section 38a-14 of the Connecticut General Statutes (CGS), the undersigned has made a financial examination of the financial condition and affairs of

**THE HARTFORD STEAM BOILER INSPECTION  
AND INSURANCE COMPANY OF CONNECTICUT**

(hereinafter referred to as the Company or HSBCT), a corporation with capital stock, incorporated under the laws of the State of Connecticut and having its statutory home office and main administrative office located at One State Street, Hartford, Connecticut. The report on such examination is respectfully submitted.

**SCOPE OF EXAMINATION**

The Financial Regulation Division of the Connecticut Insurance Department (the Department) conducted the previous examination of the Company as of December 31, 2007. The current examination, which covers the subsequent five-year period was conducted at the statutory home office of the Company.

As part of the examination planning procedures, the Department reviewed certain material submitted by the Company:

- minutes of the Board of Directors (Board), reinsurance agreements, custodial agreements, and other documents related to significant transactions that require prior approval or requests for deviations from 2008 through 2012;
- a review of the 2011 and 2012 statutory audit reports completed by the Company's independent certified public accountants, KPMG LLP (KPMG);
- Management's Discussion and Analysis 2008 through 2012;
- Statements of Actuarial Opinion from 2008 through 2012;
- documentation supporting Section 404 of the Sarbanes-Oxley Act of 2002 and the Model Audit Rule;
- 2012 Annual Report of Munich Re Group, the Company's ultimate parent;
- Annual Statements filed with the Department; and
- reports of the Company's Internal Audit Department from 2008 through 2013.

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A comprehensive review was made of the financial analysis files and documents submitted to the Financial Analysis Unit of the Department, as well as reports obtained from the National Association of Insurance Commissioners (NAIC) database, as well as independent audit reports which indicated no material concerns with respect to financial condition or regulatory compliance issues.

Work papers prepared by KPMG, in connection with its annual statutory audit, were reviewed and relied upon to the extent deemed appropriate.

The examination was conducted on a full scope, comprehensive basis in accordance with the procedures outlined in the NAIC Financial Condition Examiners Handbook (the Handbook). The Handbook requires that we plan and perform the examination to evaluate the financial condition and identify prospective risks of the Company by obtaining information about the Company, including corporate governance, identifying inherent risks within the Company, and evaluating system controls and procedures used to mitigate those risks. An examination also includes assessing the principles used and significant estimates made by management as well as evaluating the overall financial statement presentation with respect to management compliance with the NAIC Accounting Practices & Procedures Manual (Manual) and the NAIC Property and Casualty Annual Statement Instructions.

All accounts and activities of the Company were considered in accordance with the risk-focused examination process.

Concurrent examinations were made of the Company's affiliates, The Hartford Steam Boiler Inspection and Insurance Company (HSBIC) and HSB Specialty Insurance Company (Specialty).

The Department retained the services of Risk & Regulatory Consulting, LLC (RRC) to conduct an evaluation of the Company's reserving and underwriting processes using the risk focused approach. The Department also retained the services of Grant Thornton, LLP (Grant Thornton) for accounting support.

Comments in this report are generally limited to exceptions noted or to items considered to be of a material nature.

Failure of items in this report to add to totals, or for totals to agree with captioned amounts is due to rounding.

HISTORY

The Company was issued a certificate of incorporation on July 22, 1988. Effective November 22, 2000, AIG acquired 100% of the outstanding stock of HSB Group, Inc. (HSB Group) pursuant to an agreement and plan of merger (the Merger) dated August 17, 2000. The Merger was approved by the Board of both companies and the Department.

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Effective January 1, 2002, all of the common stock of the Company was contributed to a newly formed company, Global Standards, LLC, (Global), wholly owned by the Company's then parent, HSBIIIC, which in turn is wholly owned by HSB Group, an insurance holding company formed on June 24, 1997. The purpose of the reorganization was to centralize all of the government contracting business under one reporting and management structure to be operated separately from the rest of the members of the HSB holding company group.

On April 25, 2007, AIG contributed HSB Group to a new holding company, AIG Property Casualty Group, Inc., which is a direct and wholly owned subsidiary of AIG.

On December, 22, 2008, AIG and Munich-American Holding Corporation (MAHC) signed a Stock Purchase Agreement for the sale of HSB Group to MAHC. MAHC is 100% owned by Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft in München (Munich Re). The sale was approved by the Department on March 27, 2009, and the closing occurred on March 31, 2009.

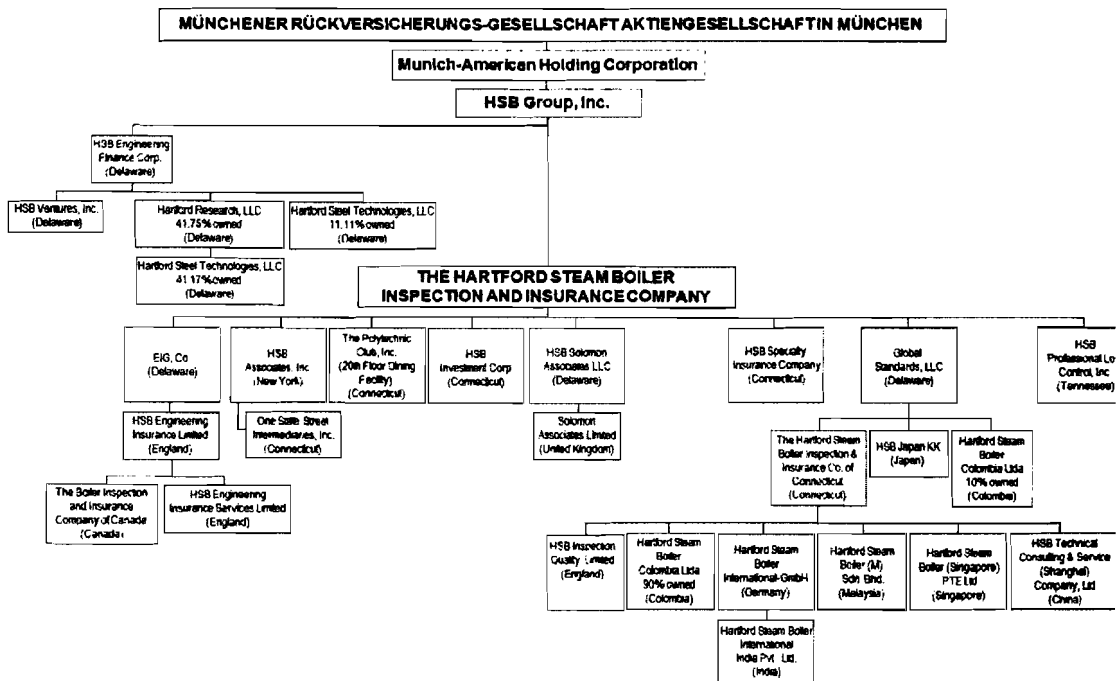
Accordingly, due to the sale of HSB Group to MAHC, the Company requested and received approval from the Department in June 2010 and 2009 for dividend payments of \$11,570,152, and \$15,134,276, respectively to HSBIIIC. The Company was required to obtain regulatory approval prior to making any dividend payouts for the two year period commencing March 31, 2009.

As of December 31, 2012, there were 5,000 shares issued and outstanding with a par value of \$600 per share. All shares are owned by Global.

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ORGANIZATIONAL CHART

The following is an organizational chart, as of December 31, 2012, of the Company, its parent, main subsidiaries, and affiliates:



MANAGEMENT AND CONTROL

The charter, as amended and restated on October 2, 2000, states: "the Corporation shall have the power to write boiler and machinery, fire, marine, casualty, liability, indemnity, accident and health, and fidelity insurance and any and all other forms of insurance against hazards or risks of every kind and description which on or after the effective date of this act may lawfully be the subject of insurance except life and endowment insurance and contracts for the payment of annuities; to accept and cede reinsurance of any such risks or hazards; to make inspections and render inspection and engineering services in connection with the design, construction, maintenance or operations of boilers, machinery or any equipment regardless of whether policies of insurance are issued in connection therewith; and to engage in any lawful act or activity for which corporations may be organized under the Connecticut Stock Corporation Act."



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**Annual Stockholders Meetings**

The bylaws state that the annual meeting of shareholders shall be held in the city of Hartford or such place within Connecticut as the directors may appoint. The annual meeting shall be held on the third Tuesday of April in each year or some other day within two months thereafter as fixed by the directors.

Special meetings of the stockholders may be held at such time as fixed by the Board.

**Board of Directors**

The articles of incorporation state that the business, property and affairs of the Company shall be managed by or under the direction of a board consisting of not less than three nor more than six members. The exact number is determined by resolutions adopted by an affirmative vote of a majority of the Board. For the five-year period under review, the number of directors serving the Company complied with these resolutions.

Directors are elected each year at the Company's annual shareholders meeting. Members of the Board serving the Company at December 31, 2012, were as follows:

<u>Director</u>	<u>Principal Business Affiliation</u>
Jean A. Cohn	Vice President, Secretary and General Counsel – HSBCT
Gregory M. Barats	President and Chief Executive Officer – HSBIIIC
Jack E. Volinski	Senior Vice President – HSBIIIC

**Officers**

According to the bylaws, there shall be a President and there may be a Chairman of the Board, each to be elected by the Board from their own number. The president shall be the chief executive officer and be responsible, under the direction of the Board, for the supervision, management and active control of the affairs and properties of the Company. There shall also be one or more vice presidents, a treasurer, a secretary and such other officers as may be required for the prompt and orderly transaction of the business of the Company. The principal officers of the Company at December 31, 2012, were as follows:

<u>Officer</u>	<u>Title</u>
Fred A. Bull	President and Chief Executive Officer
Jean A.Cohn	Vice President, Secretary and General Counsel
Steven C. Ganci	Vice President, Treasurer and Controller
Barry K. Bobo	Vice President

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Keith R. Burns	Vice President
Joseph A. Conklin	Vice President
Catherine A. Coseno	Vice President
Thomas P. Pastor	Vice President
Mark W. Bowman	Vice President

**Committees**

The Company has no exclusive committees of the Board.

**INSURANCE COVERAGE**

The Company and its parent, subsidiaries and affiliates are insured by a financial institution blanket bond/computer crime policy with Zurich - Fidelity and Deposit Company of Maryland. Primary and excess combined single limit coverages are in place. The aggregate limit of liability is greater than the prescribed minimum set forth by the Handbook's schedule of suggested minimum amounts of fidelity insurance.

The Company and its parent, subsidiaries and affiliates also have a directors and officers' liability policy to protect against wrongful acts on a per-occurrence basis and in the aggregate. In addition, the Company is a named insured on a series of additional master policies with its parent, subsidiaries and affiliates.

**TERRITORY AND PLAN OF OPERATION**

The Company is licensed in all states, the District of Columbia and Puerto Rico and writes predominately boiler and machinery insurance business which provides insurance against losses from accidents to boilers, pressure vessels and a wide variety of mechanical and electrical machinery and equipment along with a high level of inspection services aimed at loss prevention. The Company also provides a variety of engineering services primarily related to its status as an authorized inspection agency.

Effective April 1, 2002, the Company entered into a reinsurance agreement with HSBIC. The Company accepts as reinsurance, 5% of all coverage net of reinsurance protections, classified as commercial property and casualty coverage outstanding and in force as of April 1, 2002, or issued or bound effective during the term of the agreement. Because of this arrangement, the Company does not have any brokers or agents seeking insurance business.

The Company's engineering services business, referred to as "code services", primarily provides inspections of boilers and/or pressure vessels during the manufacturing process to The American Society of Mechanical Engineering construction code. Code services

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does not use agents or brokers because the Company currently holds 60-70% of this market share and employs its own personnel to seek new business.

REINSURANCE

Under a reinsurance agreement which was effective January 1, 1998, the Company ceded 100% of all primary coverages underwritten to its parent, HSBIIIC. This agreement was amended April 1, 2003, to cede 90% of all primary coverages (after fronting arrangements) underwritten to HSBIIIC.

As noted under "Territory and Plan of Operations", under a reinsurance agreement which was effective April 1, 2002, the Company assumes 5% of the net commercial business retained by HSBIIIC after all other assumed and ceded reinsurance has been considered. This agreement was amended on April 1, 2003, to more clearly define net business retained as commercial property and casualty coverage.

INFORMATION TECHNOLOGY (IT) CONTROLS

A risk-focused assessment and review of the Company's Information Technology General Controls (ITGC) was performed in accordance with the Handbook. The guidance and direction used to perform the review of the Company's IT general controls was derived from Exhibit C Part 1 – Information Technology Planning Questionnaire (ITPQ) and Exhibit C Part 2 – Information Technology Work Program.

The objectives of the IT review were to determine that IT resources align with the Company's objectives to ensure that significant risks (strategic, operational, reporting and compliance) arising out of its IT environment were appropriately mitigated by strategies and controls as outlined in the Handbook's Exhibit C Part 2 – Evaluation of Controls in Information Technology Work Program.

The IT review identified and assessed the Company's internal controls, policies and procedures established by (and for) their respective IT environments. The scope of the review included the identification, evaluation and assessment of the system of the controls over data input, processing and output.

The review of the Company's IT controls included the following financially significant systems: Phoenix (policy administration), Quoting, Rating and Issuance System (quotes, rates and issues policies), PeopleSoft Financials (financial reporting), and Claims Series III Plus (claims processing).

The key IT controls tested included but were not limited to the following areas:

- management controls such as authorization assignments, privileges, approvals, and compliance, including compliance with Company policies;

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- administrative and organizational controls such as physical and logical access, business continuity and disaster recovery provisions, system development, and program change controls; and
- accounting controls such as data input, data processing and data output.

No control deficiencies were noted which would impair the overall effectiveness of the IT control environment.

**ACCOUNTS AND RECORDS**

The Company uses a PeopleSoft general ledger accounting system within a local area network. Security controls within PeopleSoft limit access to general ledger data based on user function. The accounting system produces an automated trial balance, general journal report and a general ledger activity detail report on a monthly basis. The Company uses WINGS software from Eagle Technology Management, Inc. to produce its statutory annual statement.

Detail analyses were performed on individual general ledger accounts throughout the examination.

The 2012 year-end trial balance was reconciled to the 2012 annual statement without exception.

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FINANCIAL STATEMENTS

The following statements, as filed by the Company and as determined by this examination, reflect the assets, liabilities, and statement of income as of December 31, 2012.

ASSETS

	Assets	Nonadmitted Assets	Net Admitted Assets
Bonds	\$58,882,051		\$58,882,051
Stocks:			
Common stocks	5,586,634	\$5,586,634	
Cash, cash equivalents and short-term investments	12,647,729		12,647,729
Other invested assets	2,292,162	2,292,162	
Investment income due and accrued	658,093	35,359	622,734
Premiums and considerations - uncollected premiums and agents' balances in course of collection	3,994,260		3,994,260
Current federal and foreign income tax recoverable and interest thereon	254,413		254,413
Net deferred tax asset	6,194,830	1,496,810	4,698,020
Electronic data processing equipment and software	381,432		381,432
Furniture and equipment, including health care delivery assets	340,186	340,186	
Receivable from parent, subsidiaries and affiliates	2,642,469		2,642,469
Aggregate write-ins for other than invested assets	14,619,624	1,224,518	13,395,106
<b>TOTALS</b>	<b><u>\$108,493,883</u></b>	<b><u>\$10,975,669</u></b>	<b><u>\$97,518,214</u></b>

LIABILITIES, SURPLUS AND OTHER FUNDS

Losses	\$ 6,725,444
Reinsurance payable on paid losses and loss adjustment expenses	2,582,441
Loss adjustment expenses	207,467
Other expenses (excluding taxes, licenses and fees)	8,881,094
Taxes, licenses and fees (excluding federal and foreign income taxes)	479,456
Borrowed money	13,349,957
Unearned premiums	13,429,837
Amounts withheld or retained by company for account of others	588,481
Payable to parent, subsidiaries and affiliates	3,068,185
<b>Total liabilities</b>	<b>49,312,363</b>
Common capital stock	3,000,000
Gross paid in and contributed surplus	21,872,037
Unassigned funds (surplus)	23,333,814
Surplus as regards policyholders	48,205,851
<b>TOTALS</b>	<b><u>\$97,518,214</u></b>

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STATEMENT OF INCOME

<b>UNDERWRITING INCOME</b>	
Premiums earned	\$28,923,322
<b>DEDUCTIONS</b>	
Losses incurred	7,813,001
Loss adjustment expenses incurred	317,284
Other underwriting expenses incurred	4,093,826
Total underwriting deductions	12,224,111
Net underwriting gain or (loss)	16,699,211
<b>INVESTMENT INCOME</b>	
Net investment income earned	3,985,121
Net realized capital gains or (losses)	72,171
Net investment gain	4,057,292
<b>OTHER INCOME</b>	
Aggregate write-ins for miscellaneous income	(530)
Total other income	(530)
Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes	20,755,973
Net income after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes	20,755,973
Federal and foreign income taxes incurred	7,850,595
Net income	12,905,378
<b>CAPITAL AND SURPLUS ACCOUNT</b>	
Surplus as regards policyholders, December 31 previous year	46,172,445
<b>GAINS AND (LOSSES) IN SURPLUS</b>	
Net income	12,905,378
Change in net unrealized capital gains or (losses) less capital gains tax	(45,304)
Change in net unrealized foreign exchange capital gain (loss)	378,181
Change in net deferred income tax	399,404
Change in non admitted assets	(234,596)
Cumulative effect of changes in accounting principles	841,022
Dividends to stockholders	(12,210,679)
Change in surplus as regards policyholders for the year	2,033,406
Surplus as regards policyholders, December 31 current year	<u>\$48,205,851</u>

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LOSSES AND LOSS ADJUSTMENT EXPENSES (LAE) \$6,932,911

The following items are included in the captioned account:

Losses	\$6,725,444
LAE	<u>207,467</u>
	<u>\$6,932,911</u>

RRC conducted a risk based actuarial analysis of the loss and LAE reserves of the Company as of December 31, 2012. The actuarial analysis was conducted in accordance with generally accepted actuarial reserving standards and principles. RRC based its review on the following information provided by the Company:

- Statutory Annual Statement for the year ended December 31, 2012;
- Statements of Actuarial Opinion for the years under examination;
- the actuarial report prepared by the appointed actuary in support of the December 31, 2012, actuarial opinion;
- the Annual Statement Schedule P (Schedule P) reconciliation of data used for actuarial analysis;
- copies of certain reinsurance contracts and the Company's internal analysis of these contracts; and
- discussions with the Company's appointed actuary regarding the actuarial report.

In performing the analysis, the Department verified the accuracy of the data included in Schedule P and concluded that Schedule P data could be relied upon in the analysis of the loss and LAE reserves.

The scope of RRC's actuarial analysis included:

An assessment of reserve risk including but not limited to:

- meetings with appropriate reserve actuaries and/or other officers of the Company to assess the appropriateness of methodologies and the quality of assumptions, including but not limited to case reserve adequacy, expected loss ratios, claim emergence patterns, and anticipated recoveries;
- a review of the primary reserve risks and the controls in place to mitigate those risks and the frequency of reporting actuarial indications to management by line of business and in the aggregate;
- a review and evaluation of the Company's reconciliation of data used in the actuarial analysis of loss and loss adjustment expense liabilities in Schedule P;
- a review of the Company's claims handling procedures and processes used to estimate loss and LAE liabilities; and

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- a review of the Company's reserve segments that may increase the risk that actual losses or other contractual payments reflected in the corresponding reserves will be greater than the carried liabilities.

An assessment of pricing and underwriting risk including but not limited to:

- meetings with company officers responsible for establishing pricing and underwriting practices/policies to assess the processes and controls in place that are intended to mitigate the key areas of pricing and underwriting risk;
- evaluation of the actuarial process for development of rate indications, meeting with appropriate ratemaking actuaries and officers to assess the appropriateness of methodologies and the quality of assumptions, including but not limited to trend, loss development, expenses, catastrophes, large losses and profit; and
- evaluation of price monitoring processes and controls, meeting with appropriate underwriters and officers to assess the pricing and underwriting considerations that complement the actuarial indications.

An assessment of liquidity risk including but not limited to:

- meetings with company officers responsible for managing exposure due to catastrophic loss and risk concentration, including but not limited to claims for property and liability exposure.

Conclusion

Based upon the risk-based assessment and review, no material findings were noted which affected the Company's ability to manage its reserving, pricing and underwriting and liquidity risks.

UNASSIGNED FUNDS (SURPLUS)

\$23,333,814

The following exhibit reflects the balance of this account at December 31, for the years under examination:

2012	\$23,333,814
2011	\$21,300,408
2010	\$18,876,810
2009	\$19,810,561
2008	\$21,505,368

During the period under examination, on an annual basis the Company paid to its parent a stockholder dividend equal to the prior year net income.



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CONCLUSION

The results of this examination disclosed that as of December 31, 2012, the Company had:

Admitted assets	<u>\$97,518,214</u>
Liabilities	<u>\$49,312,363</u>
Common capital stock	\$ 3,000,000
Gross paid in and contributed surplus	21,872,037
Unassigned funds (surplus)	<u>23,333,814</u>
Surplus as regards policyholders	<u>\$48,205,851</u>
Total liabilities, surplus and other funds	<u>\$97,518,214</u>

During the period under examination, admitted assets increased \$881,519, liabilities decreased \$946,927, and capital and surplus increased \$1,828,446. It was determined that the Company's assets were fairly stated in accordance with guidance outlined in the Manual and were acceptable under Section 38a-102 of the CGS. The liabilities established were adequate to cover the Company's obligations to the policyholders.

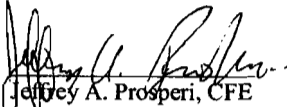
**THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE  
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SIGNATURE

In addition to the undersigned, Mark Murphy, CFE, Gerald Burke, CFE, Susan Gozzo-Andrews, FCAS, MAAA, RPLU+, Keith Kleindienst, Joseph Marcantonio, AES, AFE, CISA, and Lisa Pagliaro, AFE, of the Department and the professional services firms of RRC and Grant Thornton participated in this examination.

I, Jeffrey A. Prospero, CFE, CPA, do solemnly swear that the foregoing report of examination is hereby represented to be a full and true statement of the condition and affairs of the subject insurer as of December 31, 2012, to the best of my information, knowledge and belief.

Respectfully submitted,

  
Jeffrey A. Prospero, CFE  
Insurance Certified Financial Examiner  
State of Connecticut  
Insurance Department

State of Connecticut

ss

County of Hartford

Subscribed and sworn to before me, Patricia A. Butler, Notary  
Public/Commissioner of the Superior Court, on this 23<sup>rd</sup>, day of December, 2013.

Patricia A. Butler  
Notary Public/Commissioner of the Superior Court

My commission expires September 30, 2018